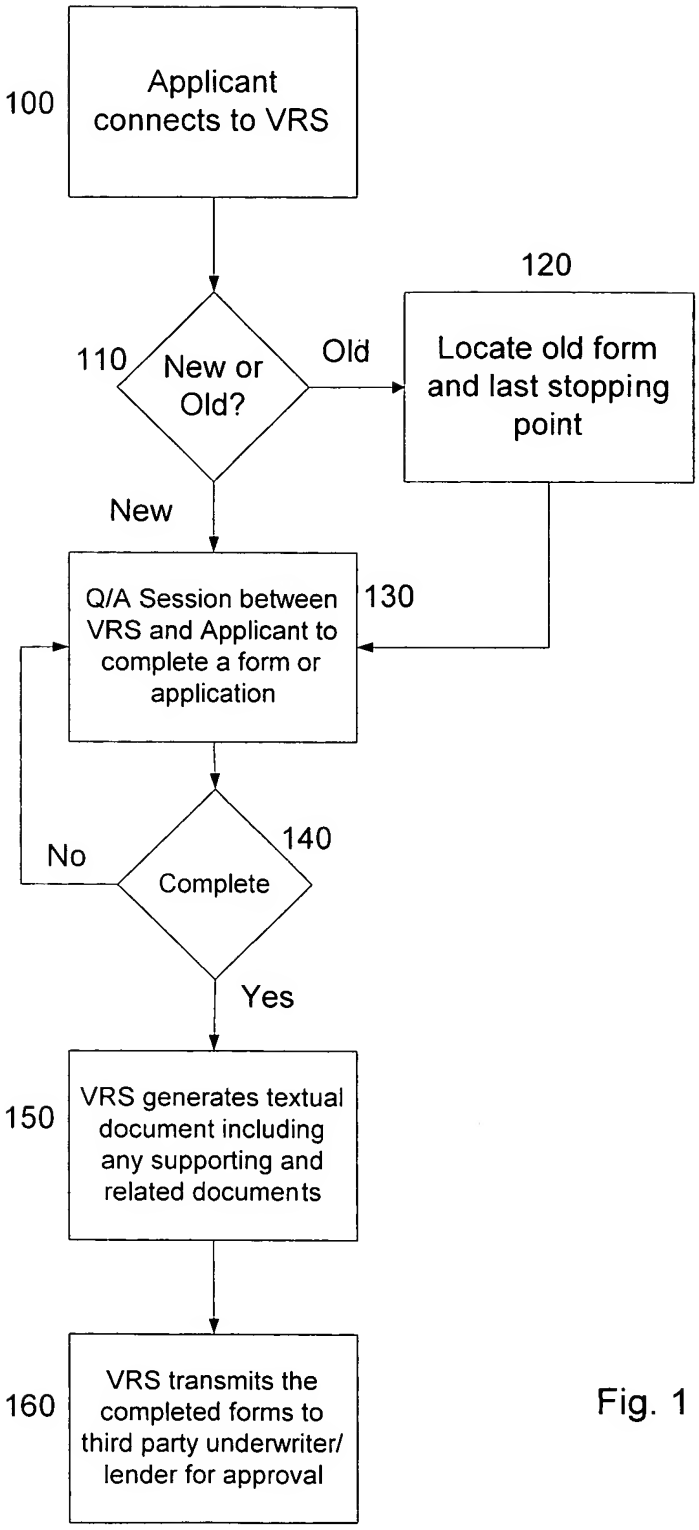
100
Applicant connects to VRS
110
New or Old?
Old
120
Locate old form and last stopping point
New
Q/A Session between VRS and Applicant to complete a form or application
130
No
Complete
140
Yes
150
VRS generates textual document including any supporting and related documents
160
VRS transmits the completed forms to third party underwriter/ lender for approval

Fig. 1